

**Information to identify the case:**

Debtor 1	<b>Andrea J. Green</b>	Social Security number or ITIN	xxx-xx-3724
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>18-16890-JKS</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrea J. Green

7/8/21

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Andrea J. Green  
Debtor

Case No. 18-16890-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 08, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2021:

Recip ID	Recipient Name and Address
db	+ Andrea J. Green, 128 Philip Ave, Elmwood Park, NJ 07407-2135
cr	+ Freedom Mortgage Corporation, McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
517441042	+ FREEDOM MORTGAGE CORP, 10500 KINCAID DR, FISHERS, IN 46037-9764
517584304	+ Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
517441043	+ Gwen McKenzie, 128 Philip Ave., Elmwood Park, NJ 07407-2135
517441047	+ TRIDENT ASSET MANAGEMENT, PO BOX 888424, ATLANTA, GA 30356-0424
517441046	+ Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
517441048	+ VALLEY NATIONAL BANK, 1460 VALLEY RD, WAYNE, NJ 07470-8494

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 08 2021 20:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 08 2021 20:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jul 09 2021 00:18:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517441036	+ EDI: CAPITALONE.COM	Jul 09 2021 00:18:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
517441039	+ EDI: CITICORP.COM	Jul 09 2021 00:18:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517441040	+ EDI: WFNNB.COM	Jul 09 2021 00:18:00	COMENITY BANK/ANNIESEZ, PO BOX 182125, COLUMBUS, OH 43218-2125
517441041	+ EDI: DISCOVER.COM	Jul 09 2021 00:18:00	DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025
517513452	EDI: CITICORP.COM	Jul 09 2021 00:18:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517984745	EDI: Q3G.COM	Jul 09 2021 00:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517451130	EDI: DISCOVER.COM	Jul 09 2021 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517441037	EDI: JPMORGANCHASE	Jul 09 2021 00:18:00	CHASE CARD, ATTN: CORRESPONDENCE,

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517588518	Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2021 20:25:51	PO BOX 15298, WILMINGTON, DE 19850 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517588460	Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2021 20:25:52	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517588517	Email/PDF: resurgentbknotifications@resurgent.com	Jul 09 2021 10:08:47	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517584355	+ EDI: MID8.COM	Jul 09 2021 00:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517460350	EDI: AGFINANCE.COM	Jul 09 2021 00:18:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517441044	+ EDI: AGFINANCE.COM	Jul 09 2021 00:18:00	ONEMAIN FINANCIAL/CITIFINANCIAL, 6801 COLWELL BLVD, NTSB-2320, IRVING, TX 75039-3198
517564371	EDI: PRA.COM	Jul 09 2021 00:18:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517564372	EDI: PRA.COM	Jul 09 2021 00:18:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517525053	EDI: Q3G.COM	Jul 09 2021 00:18:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
517441045	+ EDI: RMSC.COM	Jul 09 2021 00:18:00	SYNCHRONY BANK/TJX, PO BOX 965064, ORLANDO, FL 32896-5064
517441861	+ EDI: RMSC.COM	Jul 09 2021 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517441050	+ EDI: CITICORP.COM	Jul 09 2021 00:18:00	VISA DEPT STORE NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517441038	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, ATTN: CORRESPONDENCE, PO BOX 15298, WILMINGTON, DE 19850
517441049	##+	VALLEY NATIONAL BANK, 747 chestnut Ridge Road, Chestnut Ridge, NY 10977-6225

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Freedom Mortgage Corporation NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Freedom Mortgage Corporation phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Russell L. Low	on behalf of Debtor Andrea J. Green ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6